

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

BARBARA A GALATI

Debtor(s)

Case No. 18-20223JAD

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/22/2018.
- 2) The plan was confirmed on 03/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/27/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/04/2023.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$322,414.45.
- 10) Amount of unsecured claims discharged without full payment: \$87,680.02.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$17,700.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$17,700.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$795.30
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,595.30**

Attorney fees paid and disclosed by debtor: \$1,200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AHN EMERGENCY GROUP OF PITTSF	Unsecured	34.72	NA	NA	0.00	0.00
ALLEGHENY GENERAL ANESTHESIA	Unsecured	319.80	NA	NA	0.00	0.00
ALLEGHENY GENERAL HOSPITAL	Unsecured	350.00	NA	NA	0.00	0.00
ALLEGHENY GENERAL HOSPITAL	Unsecured	18.75	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	2,789.49	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK- HE	Unsecured	520.65	520.65	520.65	77.75	0.00
ALLEGHENY HEALTH NETWORK HO	Unsecured	573.45	NA	NA	0.00	0.00
ALLEGHENY IMAGING OF MCCANDI	Unsecured	19.65	NA	NA	0.00	0.00
ALLEGHENY IMAGING OF MCCANDI	Unsecured	41.11	NA	NA	0.00	0.00
ALLEGHENY NEUROLOGICAL ASSOC	Unsecured	25.00	NA	NA	0.00	0.00
ALLEGHENY PODIATRY++	Unsecured	12.30	NA	NA	0.00	0.00
ALLEGHENY PULMONARY ASSOC	Unsecured	169.85	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	13,748.98	13,748.98	13,748.98	2,053.16	0.00
CAPITAL ONE NA**	Unsecured	314.29	314.29	314.29	46.94	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	12,422.78	12,422.78	12,422.78	1,855.12	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	887.71	887.71	887.71	132.56	0.00
COMCAST++	Unsecured	248.26	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	787.16	841.47	0.00	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,361.41	1,361.41	1,361.41	203.30	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	0.00	0.00	0.00	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	259.29	293.40	293.40	43.82	0.00
EMP OF ALLE KISKI++	Unsecured	98.62	NA	NA	0.00	0.00
ERIE INSURANCE GROUP	Unsecured	558.66	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	18,473.00	18,546.78	0.00	0.00	0.00
GENESIS MEDICAL ASSOCIATES	Unsecured	200.00	NA	NA	0.00	0.00
HEALTHSOUTH/HARMARVILLE REH.	Unsecured	12.56	NA	NA	0.00	0.00
HEARTLAND HOME HEALTH CARE++	Unsecured	332.99	NA	NA	0.00	0.00
HEARTLAND HOME HEALTH CARE++	Unsecured	347.17	NA	NA	0.00	0.00
KLINGENSMITH HEALTH CARE	Unsecured	10.50	NA	NA	0.00	0.00
KOMAN AND KIMMELL FAMILY MEE	Unsecured	202.23	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	647.42	647.42	647.42	96.68	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING LLC	Unsecured	8,162.27	8,162.27	8,162.27	1,218.88	0.00
MIDLAND FUNDING LLC	Unsecured	4,903.49	4,903.49	4,903.49	732.25	0.00
PARKVIEW VOLUNTEER FIRE DEPAR	Unsecured	769.00	769.00	769.00	114.83	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	62.13	233.92	233.92	34.93	0.00
PNC BANK NA	Unsecured	2,549.00	2,632.58	2,632.58	393.13	0.00
PNC BANK NA	Unsecured	22,169.61	22,169.61	22,169.61	3,310.63	0.00
PNC BANK NA	Secured	99,992.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,750.86	1,750.86	1,750.86	261.46	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,855.00	4,855.40	4,855.40	725.07	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,760.00	6,759.91	6,759.91	1,009.47	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,477.46	1,477.46	1,477.46	220.63	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,918.00	5,917.95	5,917.95	883.74	0.00
QUANTUM3 GROUP LLC AGNT - CF N	Unsecured	1,104.65	1,104.65	1,104.65	164.96	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	3,245.36	3,280.36	3,280.36	489.86	0.00
QUEST DIAGNOSTIC	Unsecured	110.23	NA	NA	0.00	0.00
REPUBLIC SERVICES	Unsecured	47.55	NA	NA	0.00	0.00
RESERVE TOWNSHIP (RE)	Secured	310.41	836.08	0.00	0.00	0.00
RESERVE TWP WATER DEPT	Secured	0.00	0.00	0.00	0.00	0.00
RESERVE TWP WATER DEPT	Unsecured	0.00	237.91	237.91	35.53	0.00
ROSTRAVER WEST NEWTON EMS++	Unsecured	89.00	NA	NA	0.00	0.00
SHALER AREA SD (RESERVE)(RE)	Secured	2,009.89	5,514.68	0.00	0.00	0.00
TRI STATE ORTHO AND SPORTS MED	Unsecured	100.00	720.82	720.82	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$95,172.83</b>	<b>\$14,104.70</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,595.30</u>
Disbursements to Creditors	<u>\$14,104.70</u>

**TOTAL DISBURSEMENTS :** **\$17,700.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/05/2023

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.